8/06/10 2:33:27 33:27 35:0K T BK 3,197 P6 247 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

FULL DEED OF RELEASE

This full deed of release (this "deed") is made as of the <u>3 June 2009</u>, by <u>US Federal</u> <u>Credit Union</u> ("Grantor") having the mailing address of 1400 Riverwood Drive, Burnsville, MN 55337.

WITNESSETH:

Whereas, Credit Union is the current holder of the promissory note(s) or other instruments of indebtedness described in and secured by that certain deed of trust dated <u>October 29, 2008</u> executed by <u>Kim D Marcinkowska</u>, <u>An Unmarried Individual</u> (Grantee) having an address of <u>12755 Old Byhalia Road Byhalia</u>, <u>MS 38611</u> and in favor of the trustee named therein for the benefit of Credit Union (the "deed of trust"), which deed of trust is recorded in Book <u>2,967 Page 382-387</u> Deed Number or real estate records for the County of <u>Desoto</u>, State of Mississippi, and covers the real estate located in said county and described as follows:

Please see the attached Exhibit A

This property may be commonly referred to as: 12755 Old Byhalia Road Byhalia, MS 38611

Whereas, the present owner of said property has fully paid and satisfied the indebtedness secured by the Deed of Trust or Grantor has otherwise agreed to fully release the Deed of Trust:

Now, therefore, in consideration of the foregoing, Grantor does hereby REMISE, RELEASE AND QUIT CLAIM unto the said present owner all right, title and interest in and to said property, TO HAVE AND TO HOLD the same, free, clear, and discharged from the lien of the Deed of Trust

In witness whereof, Grantor has caused this Deed to be executed by its duly authorized officer as of the day and year first written above.

Brandon Sauer Lending Officer

State of Minnesota

)ss.

County of Dakota

On this 3 June 2009, before me appeared Brandon Sauer, to me personally known, who being by me duly sworn, did say that he is Lending Officer of US Federal Credit Union, and the said instrument was signed in behalf of said association, by the said Lending Officer acknowledged said instrument to be the free act and deed of said association.

In testimony whereof, I have hereunto set my hand and affixed my official seal in the county and state aforesaid, the day and year first above written.

RSON

This document was drafted by, and return to:
Pamela Anderson 952-736-5230

Pamela Anderson US Federal Credit Union 1400 Riverwood Drive Burnsville, MN 55337 Pamela E. Anderson Notary Public

My Commission expires: 01/31/10

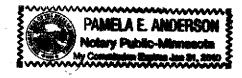




EXHIBIT A

ALL INTEREST IN THE FOLLOWING DESCRIBED REAL ESTATE IN THE COUNTY OF DESOTO, IN THE STATE OF MISSISSIPPI, TO WIT: BEGINNING AT THE NORTHWEST CORNER OF THE NORTHEAST 1/4 OF SECTION 6, T-3-S, R-5-W, DESOTO COUNTY MS. AND THENCE RUN SOUTH 0 DEG. 39 MIN. 22 SEC. EAST ALONG THE WEST LINE OF SAID QUARTER SECTION, 332.93 FT. TO THE NORTHWEST CORNER OF SAID 35.1 ACRE TRACT; THENCE RUN SOUTH 89 DEG. 42 MIN. 36 SEC. EAST ALONG SAID NORTH LINE OF TRACT 1445.0 FT. TO A POINT; THENCE RUN SOUTH 0 DEG. 18 MIN. 40 SEC. WEST 50.24 FT. TO A POINT IN THE SOUTH LINE OF BYHALIA ROAD AS SHOWN ON SAID RONALD R. WILLIAMS SURVEY AND BEING THE TRUE POINT OF BEGINNING; THENCE RUN SOUTH 0 DEG. 18 MIN. 40 SEC. WEST 310.15 FT. TO A POINT; THENCE SOUTH 47 DEG. 29 MIN. 50 SEC. WEST 40.9 FT. TO A POINT; THENCE SOUTH 0 DEG. 18 MIN 40 SEC. WEST 260.0 FT. TO A POINT; THENCE NORTH 89 DEG. 41 MIN. 20 SEC. WEST 218.15 FT. TO A POINT; THENCE NORTH 14 DEG. 49 MIN. 15 SEC. WEST 165.75 FT. TO A POINT; THENCE NORTH 0 DEG. 18 MIN. 40 SEC. EAST 439.07 FT. TO A POINT IN THE SOUTH LINE OF BYHALIA ROAD; THENCE SOUTH 89 DEG. 27 MIN. 58 SEC. EAST ALONG THE SOUTH LINE OF BYHALIA RD. 291.43 FT. TO THE POINT OF BEGINNING; CONTAINING 3.74 ACRES. SUBJECT TO DESOTO COUNTY SUBDIVISION AND ZONING REGULATIONS AND ANY EASEMENTS OF RECORD FOR PUBLIC UTILITY AND ROAD RIGHT OF WAY.

Permanent Parcel Number: 3053060000000411 KIMBERLY D. MARCINKOWSKA

12755 OLD BYHALIA ROAD, BYHALIA MS 38611 Loan Reference Number : 406920 First American Order No: 39135196 Identifier: FIRST AMERICAN EQUITY LOAN SERVICES

MS

MARCINKOWSKA
39135196
FIRST AMERICAN ELS
DEED OF TRUST

WHEN RECORDED, RETURN TO: EQUITY LOAN SERVICES, INC. 1100 SUPERIOR A VENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING - TEAM 6 Accommodation Recording Per Client Request